

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CHYNITA L HAMMONDS

Debtor(s)

Case No. 15-21106

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2015.
- 2) The plan was confirmed on 09/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/27/2016, 03/30/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/05/2017.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,378.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$12,378.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,785.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$532.11
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,317.11**

Attorney fees paid and disclosed by debtor: \$215.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	400.00	400.00	400.00	15.66	0.00
AT&T	Unsecured	524.30	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	13,675.00	16,880.00	16,880.00	2,261.90	4,880.54
CAPITAL ONE AUTO FINANCE	Unsecured	5,429.00	3,995.17	3,995.17	174.31	0.00
CAPITAL ONE NA	Unsecured	624.00	624.03	624.03	24.43	0.00
CASH CITY LOANS	Unsecured	1,200.00	2,325.27	0.00	0.00	0.00
CHASE CC	Unsecured	180.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,200.00	1,257.00	1,257.00	49.20	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	55.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	39.00	486.82	486.82	19.06	0.00
CREDIT MANAGEMENT LP	Unsecured	7,435.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	3,572.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	201.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	490.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	490.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	363.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	363.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	362.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	100.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	490.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	337.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,142.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,913.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	7,759.00	10,100.67	10,100.67	0.00	0.00
QUANTUM3 GROUP LLC	Secured	12,500.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	3,318.00	13,433.10	13,433.10	586.09	0.00
US BANK	Unsecured	340.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	4,690.00	56,224.61	56,224.61	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	3,099.00	322,120.00	3,221.20	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,409.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF EDUCATION/NELNET	Unsecured	2,408.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,131.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,556.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,199.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,199.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,185.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	396.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	396.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	5,613.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,017.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,482.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,542.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	509.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,556.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,554.00	NA	NA	0.00	0.00
VILLAGE OF JUSTICE	Unsecured	337.00	1,282.50	1,282.50	50.20	0.00
VILLAGE OF MIDLOTHIAN	Unsecured	NA	250.00	250.00	0.00	0.00
VILLAGE OF WORTH	Unsecured	165.00	165.00	165.00	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,880.00	\$2,261.90	\$4,880.54
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,880.00</b>	<b>\$2,261.90</b>	<b>\$4,880.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,440.10</b>	<b>\$918.95</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$4,317.11</u>
Disbursements to Creditors	<u>\$8,061.39</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$12,378.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.